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AUTHOR Cardone, Kenneth; Paine, Mary
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ABSTRACT

Activities for grades 4, 5, 6, and junior high acquaint students with consumer and economic problems, particularly how people spend money and methods used in advertising. The guide opens with a vocabulary list. Then, five objectives, using hypothetical situations, introduce the student to the decisions involved in spending money wisely. For instance, objective 3 requires students to justify the use of a hypothetical birthday gift of \$10.00. To clarify the decision-making process, the guide suggests choices, illustrated by slides; "why type" questions; oral discussion; and small groups doing comparison shopping from newspaper ads. Next, a teaching unit on propaganda describes seven forms of propaganda to be illustrated by transparencies and discussed in class. Twenty-five projects dealing with propaganda or consumer activities, such as watching TV in order to analyze commercials, making a menu for a hamburger stand, and three consumer game suggestions for the classroom conclude the guide. (JH)

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CONSUMERISM AND THE DECISION MAKING PROCESS

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PROJECT QUEST
KENNETH CARDONE

MARY PAINE

GRADE LEVEL
4, 5, 6, AND JR. HIGH

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INTRODUCTION

CONSUMERISM AND THE DECISION MAKING PROCESS WILL ACQUAINT THE STUDENT WITH CONSUMER AND ECONOMIC PROBLEMS. IN THE PROCESS THE STUDENT WILL LEARN THE PROPER USE OF MONEY THROUGH HYPOTHETICAL CASES WHICH INVOLVE DECISION MAKING.

THE TEACHER SHOULD HAVE STUDENTS BRING IN OLD NEWSPAPERS AND MAGAZINES FOR SELECTED ACTIVITIES.

SUGGESTED INTRODUCTION

Read aloud and ask for student participation.

People all over the world buy things. They do not all use money. Can you give the class any examples of the ways people buy things without money?

(ex. trading or bartering - performing services for goods)

In this country we use money that is printed at government mints to buy things. . Occasionally people do still trade for goods. Can you give any examples?

(students may know of personal deals between people)

Most stores and places of business have certain set prices on their goods. We usually don't bargain with salesmen over items, we just pay the marked prices. Have you ever bought anything and not paid the marked price?

(maybe goods were damaged or items had a low demand or salesman needed room etc.)

Explain to the class that the unit will show them how people spend their money and introduce some of the methods used in advertising.

The teacher may wish to consult the October, 1972 Instructor which has a comprehensive section on consumer education.

VOCABULARY

This vocabulary is intended for teacher use. The simpler definitions could be given to the students. The teacher may wish to expand this list according to the needs of the students.

1. bargain - n. - an advantageous or good purchase - something whose value is greater than its cost.

a good buy - ex. John got a bargain when he bought a \$75 bike for \$45 at the bike shop.

2. budget - n. - a plan for spending or saving money. - ex. Susan's family has a weekly budget of \$130.00.

3. comparison shopping - n. - shopping by comparing goods and prices in different stores.

shopping around for bargains - ex. Mary's mother went comparison shopping for a roast in three different supermarkets yesterday.

4. consumer - n. - a person who uses economic goods.

a person who buys things - ex. You are a consumer when you buy a loaf of bread.

5. consumer goods - n. - economic goods that satisfy human wants or desires.

things people buy - ex. A container of milk is a consumer good.

6. unit price - n. - a price given in terms of so much for an agreed or standard unit of products or service.

a set price for a certain amount of something - ex. The unit price of the material was 99¢ a yard.

ANSWER THESE QUESTIONS AS COMPLETELY AS POSSIBLE

1. How much money do you get each week? _____
2. Do you get a definite allowance? _____
3. Do you earn your own money? How? _____

4. Can you do anything you want with your money? _____
5. If the answer to 4 is NO - explain. _____

6. What do you usually spend your money on? _____

7. Do you ever save any money? _____
8. What for? _____

9. Have you ever wasted money on things you really did not need or want?
What did you spend it on? _____
10. What is a consumer? _____

11. Do you know what consumer protection is? _____

12. Do you think it is important to know how you spend your money? Why?

13. Do you know what a budget is? Explain. _____

-
7. Do you ever save any money? _____
8. What for? _____

9. Have you ever wasted money on things you really did not need or want?
What did you spend it on? _____
10. What is a consumer? _____

11. Do you know what consumer protection is? _____

12. Do you think it is important to know how you spend your money? Why?

13. Do you know what a budget is? Explain.
-4-

14. Have you ever tried to live on a definite budget ? _____
15. How many things do you think your parents include in your family's
budget? Make a list. _____

OBJECTIVE 1 ACTIVITY 1

After completing the questionnaire, the students will gain insight into their own spending habits and following a discussion on the questionnaire they will be able to define the terms consumer and budget when asked.

APPROACH

1. Pass out the questionnaire and allow 20 minutes for it to be completed.
2. Record the responses to the questions on the board. Ask the class to discuss the results. (How many saved money? How did they earn their money?)
3. Collect the questionnaires and use them later in this unit.

OBJECTIVE 2 ACTIVITY 2

Given a hypothetical case involving the limited use of money (\$1.00), the students will explain orally the choices they made, and the teacher will record the selections of the students on the board pointing out and explaining differences in the responses.

HYPOTHETICAL CASE

Last Saturday you helped clean around the house and yard. For your efforts your father gave you a dollar. This Saturday you are shopping and at noon time you decide to spend that dollar on lunch. How do you wish to spend the money?

1. a piccorer pieces of pizza at 30¢ a slice.
2. candy at 10¢ a bar.
3. a hamburger at McDonalds 30¢.
4. coke at 35¢ a bottle or 20¢ a can.

APPROACH

1. Show slide set #1 and indicate the prices of food. Ex. Candy 10¢ a bar.
2. The students will orally explain to the class the selections they made.
3. Develop the student's reasoning by asking "why type" questions.
4. Follow-up by pointing out individual differences of the students selections and record them on the board.

SLIDES SET #1

HYPOTHETICAL CASE - FOOD

1. PIZZA
2. CANDY
3. MC DONALDS HAMBURGER
4. COKE

OBJECTIVE 3 ACTIVITY 3

Given a hypothetical case involving the limited use of money (\$10.00), the students will orally explain the choices they made and the teacher will develop the responses by asking "why type" questions and lead a discussion on the price of clothing today.

HYPOTHETICAL CASE

On your last birthday, your parents gave you \$10.00 to spend on clothing. What did you buy?

- | | |
|----------------------------|--------|
| 1. A pair of bell bottoms. | \$8.95 |
| 2. A pair of shoes. | \$9.95 |
| 3. A shirt or a blouse. | \$5.00 |
| 4. A parka. | \$7.98 |

APPROACH

1. Show slide set #2 and indicate the prices of clothing. Ex. shoes \$9.95.
2. Have students orally explain their choices.
3. Develop the students' explanations by asking 'why type' questions.
4. Divide class into small groups. Give each group a newspaper. Have them find clothing ads for the purpose of comparing prices. Lead a discussion on the price of clothing today and bring in comparison shopping. Have students give examples from their own shopping experiences.

SLIDES SET #2

HYPOTHETICAL CASE -- CLOTHES

1. BELL BOTTOMS
2. SHOES
3. SHIRT - BLOUSE
4. PARKA

OBJECTIVE 4 ACTIVITY 4

After viewing slides displaying a good or service the students will individually select up to ten items totaling no more than \$30.00. Groups will be formed and through the decision making process a list of no more than five items (totaling no more than \$30.00) will be compiled.

APPROACH

1. Show slides set #3.
2. Leave transparency listing the items and their prices on while students do #3.
3. Have students, on paper, list up to ten items with a \$30.00 limit.
4. Have students break up into small groups and have them come to a consensus of five items they want for no more than \$30.00.
5. Have one student from each group explain how their group selected their five items.
6. Sum-up by explaining why people have different priorities in buying products.
 - A. Family values
 - B. Personal experiences (values)
 - C. Environment

SLIDES SET #3

WHAT WOULD YOU BUY?

TITLE SLIDE

1. FOOD - MCDONALD'S
2. ENTERTAINMENT - MOVIES - CINEMA I, II, III, IV
3. ADMISSION TO BASKETBALL GAME
4. PIN-BALL MACHINES
5. BANK - SAVINGS
6. GIFTS
7. CLOTHES
8. TOYS
9. BOOKS - MAGAZINES
10. BIKES
11. MINI BIKE EQUIPMENT
12. PET EQUIPMENT
13. HOBBIES - MODELS
14. BASEBALL GLOVE
15. SPORTS EQUIPMENT- BASKETBALL EQUIPMENT
16. RECORDS
17. COSMETICS - GIRLS
18. COSMETICS - BOYS
19. JEWELRY
20. PORTABLE RADIO
21. MUSIC LESSONS
22. BOWLING
23. MAD MONEY

OBJECTIVE 5 ACTIVITY 5

Given a specified amount of money the student will create a budget. The time period will be designated and a written record of all transactions will be kept.

APPROACH

Budget \$20.00 over a four week period. You receive your allowance in four \$5.00 allotments. Include school lunches and supplies, entertainment, savings, long range projects, special things like gifts for other people, etc. Apply any left over money to the next week's allowance.

Keep a careful record of all transactions.

Teacher's Guide In Teaching A Unit On Propaganda & Its Use

Propaganda can be defined as a method of argumentation used primarily to convince others of your own doctrines or beliefs. Propaganda is used most extensively in T.V. commercials, newspaper ads, debates, and conversations. The following transparencies depict and explain the 7 techniques of propaganda.

1. **NAME CALLING** - using labels instead of discussing the facts. As the transparency depicts, a man is explaining the merits of public housing while another is dubbing it a socialist or communist plot. Class example: John likes to play tennis and is talking about it one day in school. One of the students hears his conversation and says, "Only sissies play tennis. -- Its a girls game."
2. **GLITTERING GENERALITIES** - vague statements that really don't mean much because they lack precise definition. Class example: "If you vote for me, I promise peace and prosperity."
3. **TRANSFER** - applying a set of symbols to a purpose for which they were not intended. The transparency displays a group of people in a demonstration of protest. An individual is using the Flag, a symbol, to deter or discredit demonstrating. Actually, the flag, its symbolic meaning, insures the First Amendment right to peacefully petition grievances. Class example: This past summer, John and Jim were told by their parents to be in the house each night at 8:30. One particular evening the boys came in at 9:30. Their parents told them that for coming in late they would be punished. John and Jim replied, "Oh Mom and Dad, all the other kids on the street can stay out until 9:30. Why can't we." The two boys were in the wrong but they have shifted their guilt on their peers.
4. **TESTIMONIAL** - getting some prominent person to endorse the idea or product. Shortly after the running of Love Story, Ali McGraw did a series of commercials for cosmetics. The most obvious ploy was that if girls used that particular brand of make-up, they would look like her and possibly even get a boy friend like Ryan O'Neal.
5. **PLAIN FOLKS** - pretending to be one of the folks. This technique, like the Testimonial, employs a close identification or association. Class example: If you vote for me, you are voting for yourself because my ideas and philosophies are the same as yours.
6. **BANDWAGON** - claiming that "everyone is doing it" Class example : "You have to do it or try it, because everyone is doing it."
7. **CARD STACKING** - presenting only the parts of the facts that favor one side. Class example : Sally is 16 and wants her own car. She tells her parents that she will do errands for them and that they won't have to drive her around town. However, in arguing her case, Sally doesn't talk about the cost of gas and upkeep of her vehicle.

TEACHER DIRECTIONS FOR ACTIVITIES

You may want your students to do the following activities as group or individual projects. The number of assignments you give is optional but the students should be given the opportunity to try at least half of the activities.

It is strongly suggested before the activities are begun that a teacher led group discussion covers all of the activities and labels them as P for propaganda and C for consumer projects.

Below is the key for the activities.

- 1 P
- 2 C
- 3 P
- 4 C
- 5 C
- 6 C
- 7 C-P
- 8 P
- 9 C-P
- 10 C
- 11 C
- 12 C
- 13 C
- 14 C
- 15 C-P
- 16 C-P
- 17 C
- 18 C-P
- 19 C
- 20 P
- 21 P
- 22 P
- 23 P
- 24 P
- 25 P

Directions: Your teacher will explain how many of these activities she wants you to do. Before you do an activity label it with a P if it deals with propaganda and/or a C if it deals with consumerism.

1. Cut out 5 ads from the newspaper. Circle all the adjectives and words that try to persuade you to buy the product. Example: best, fastest, most attractive etc..
2. Cut out 5 ads for banks from the newspaper. Make a chart to compare rates of interest in the five banks. Decide which bank offers you the most. Label it.
3. Find an ad that has a famous person endorsing a product. Do you think that the person is qualified to back the product? State your reasons in writing.
4. Find an ad for a supermarket in the newspaper. From the items in the ad buy \$15.00 worth of groceries. Be sure to include the four major food groups (dairy products - eggs, meat, fish - vegetables and fruits - cereal and grain products).
5. Using a single edition of a newspaper find clothing ads and choose items to make a wardrobe for yourself for a three day weekend vacation. You have a \$50.00 limit. Be sure to include clothes for dress and recreation activities.
6. You are the father or mother of a family of 5 (3 children) and you have \$75.00 a week to spend on clothes, food and recreation. Make up a budget.
7. Watch TV for one half hour in the evening. List the number of commercials on the air and the products that are advertised.

Watch TV for one half hour on Saturday morning. List the number of commercials on the air and the products that are advertised.

8. Write an ad for an imaginary household product. Have it include a testimonial by a well-known authority.
9. Draw up an ad for a newspaper. Include an illustration and written copy (words printed in an ad). The ad can be for any product you choose.
10. Your allowance is \$3.00 a week. You must pay for your own school lunches. You want to go to the movies (75¢ --\$1.00) on Saturday but your sister has a birthday this week. Can you budget everything? Explain your spending in writing.
11. It is holiday time and you have \$10.00 and must buy four presents (father, mother, two brothers). What would you buy? How would you divide the money?
12. Make up a menu for a hamburger stand. Have several items in three categories 1) meal 2) beverage 3) dessert. Keep them under \$1.00 and call them lunch specials.
13. On the Many Things page of the Enterprise you will find ads for used furniture. From the ads furnish a room. You have \$100.00 to spend. You may furnish any room you wish. Ex. living room, kitchen, bedroom.
14. Bring in empty food containers of all types and sizes. Make sure the labels are on them. Set up a store in the classroom for comparison shopping.
15. Watch television. Look for commercials that are humorous. Make a list of all humorous commercials that are on in one half hour. Tell whether the product is for adults, children or both.
16. After watching television for one half hour make a list of all the serious commercials that you see. Write the product and tell whether it is for adults, children or both.

17. Watch TV for one half hour. Put the commercials into categories. Food; clothing; household products; finance and banking; pet products; automobiles; cosmetics; others.
18. After watching TV for a period of time ($\frac{1}{2}$ to 1 hour) make a list of the commercials that have familiar slogans. Make up a matching quiz based on familiar products and slogans. Ex. It's the real thing - Coca Cola.
19. To familiarize yourself with new sections of the newspaper cut out four ads. Take them from the real estate or automobile section. Mount them on poster board and display them in your classroom. Try to get ads with different price ranges.
20. With one or two other students write a TV commercial for a product that you think your classmates are interested in and perform it for the class. Be sure to use visual aides in your commercial.
21. After watching TV over a period of 2-3 days make a list of all the commercials that have famous people in them. Try to put the people in categories such as sports figures, movie stars, etc. Tell what products the people are endorsing. Do you think they are authorities on the products they are selling?
22. Using the magazine section of the Sunday edition of the paper find and cut out several ads (5-10). Make a chart to rate the ads in several categories. Ex. color, ease of readability, illustrations,, product, etc. Mount the chart and the ads on poster board for display in the classroom.
23. You own a drug store and are having a special sale on Lemon Lemon Perfume. Design a display for the product that will persuade teenage girls to buy it. Be sure to use bright colors and easy to read signs.

24. Make a list of words or phrases that you hear frequently on TV commercials.

Ex. Four out of five doctors recommend.....etc. What kind of propaganda technique is this?

25. The seven methods of propaganda are: 1) name calling 2) glittering generalities 3) transfer 4) testimonial 5) plain folks 6) bandwagon 7) card stacking. Using printed ads or TV commercials try to find examples of the seven types of propaganda. Your teacher can help you to identify the types.

CONSUMER GAME SUGGESTIONS FOR THE CLASSROOM

1. THE PRICE IS RIGHT

Have students watch the TV program *The New Price Is Right* as a homework or or after class assignment. (Channels 7 and 12 CBS at 3:00 P.M.) Students then bring in empty containers of all kinds with labels intact and prices hidden. Record purchase prices on paper. Have students cut out pictures of large items (cars, furniture, appliances, clothing, etc.) and mount them on oak tag or construction paper. A panel of three contestants guesses the prices of the items in round figures (no change involved - small items such as food should be exact amounts, ex. head of lettuce 69¢) The winner is the contestant who comes the closest to the actual amount without going over. It is a good idea to limit the game according to categories. Ex. food items, household items (cleaners, etc.) clothing, appliances, etc.

2. MODIFIED LET'S MAKE A DEAL

Have students watch TV program in class. (Channels 5,6,9 ABC at 1:30 P.M.) Cut out pictures of items to bid for (ex. cars, furniture, food items, appliances) and mount the pictures on oak tag or construction paper. Three contestants are given an amount of money and try to bargain for the best deals (purchases). A panel of five students decide which contestant got the best deal for his money.

3. CONSUMER FISH

Have students make a deck of 52 cards. Cut oak tag to 3" by 5" size. Using magic markers (red, green, blue, black) make up matching sets of four cards, one in each color. The cards should be labeled with various consumer goods and services. Ex. candy, piece of pizza, ball bottoms, barber haircut, piano lessons, records, bike, radio, dentist, etc. Thirteen categories or sets in all. Students then play GO FISH with cards.